## **REMARKS**

In accordance with 37 C.F.R. § 1.121(h), Applicant hereby resubmits the entire "Amendments to the Claims" section of the September 17 Amendment. Applicant earnestly solicits favorable consideration of the September 17 Amendment and prompt allowance of claims 1-13.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, Applicant invites the Examiner to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James/A. Oliff

Registration No. 27,075

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JAO:JOC/tea

Date: December 1, 2004

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**DEPOSIT ACCOUNT USE AUTHORIZATION** 

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